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Bank Trust National Association as Trustee for the Igloo
Series IV Trust
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Order Filed on May 20, 2022
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

-----X

IN RE:

Zina L. Lewis
dba A Buck or 2
aka Zina Drakeford
Debtors

:
: CASE NO.: 18-25115-VFP
:
: CHAPTER: 13
:
: HON. JUDGE.: Vincent F. Papalia
:
:

-----X

CONSENT ORDER RESOLVING CREDITOR'S CERTIFICATION OF DEFAULT

The consent order set forth on the following pages, numbered two (2) through four (4), is hereby
ORDERED.

DATED: May 20, 2022

Honorable Vincent F. Papalia
United States Bankruptcy Judge

Applicant: SN Servicing Corporation as servicer for U.S. Bank Trust National
Association as Trustee for the Igloo Series IV Trust
Applicant's Counsel: Friedman Vartolo LLP
Debtor's Counsel: Melinda D. Middlebrooks and Jessica M. Minneci and Angela
Nascondiglio Stein
Property (Collateral): 19 Whittier Street, East Orange, NJ 07018
Relief Sought:

- Relief from Automatic Stay

For good cause shown, it is **ORDERED** that Applicant's Motion is resolved, subject to the following conditions:

1. Status of Post-Petition Arrearages:

- The Debtor is overdue for 0 months, from _____ to _____.
- The Debtor is overdue for 0 payments at \$0.00 per month.
- Less fund held in debtor(s) suspense at \$0.00.

Total Arrearages Due: \$

2. Debtor(s) must cure Balance of Consent order, as follows:

☒ Immediate payment shall be made in the amount of \$5,000.00. Payment shall be made no later than 5/1/2022

☒ Beginning on 06/01/2022, regular monthly mortgage payments shall continue to be made.

☐ Beginning on _____, additional monthly payments shall be made in the amount of \$_____ for _____ month.

☐ The amount of \$_____ shall be capitalized in the debtor's Chapter 13 plan. Said amount shall be set up on Trustee's ledger as a separate Claim. Debtor(s) shall file a Modified Plan within 10 days from the entry of this Order to account for the additional arrears to be paid to the secured creditor via Chapter 13 Plan and to adjust monthly payments to the Chapter 13 Trustee accordingly.

3. Payments to the Secured Creditor shall be made to the following address:

Payments: SN Servicing Corporation
P.O. Box 660820
Dallas, TX 75266

4. In the event of default:

☒ Should the Debtor(s) fail to make any of the above captioned payments, or if any regular monthly mortgage payment commencing after the cure of the post petition delinquency is more than thirty (30) days late, counsel shall file a Certification of Default with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor(s), and Debtor('s) attorney and the court shall enter an Order granting relief from the Automatic Stay. Shall the default occur post discharge and/or post the Bankruptcy Case being administratively closed, Secured Creditor shall be free to seek its state court rights and remedies without any further Certification of Default, Order or Hearing from the Bankruptcy Court.

☒ In the event the Debtor(s) converts to a Chapter 7 during the pendency of this bankruptcy case, the Debtor(s) shall cure all arrears within ten (10) days from the date of conversion in order to bring the loan contractually current. Should the Debtor(s) fail to bring the loan contractually current, counsel shall file a Certification of Default with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor(s), and Debtor('s) attorney and the court shall enter an Order granting relief from the Automatic Stay.

☒ This agreed order survives any loan modification agreed to and executed during the instant bankruptcy. If any regular mortgage payment due after the execution of a loan modification is more than thirty (30) days late, counsel shall file a Certification of Default with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor(s), and Debtor('s) attorney and the court shall enter an Order granting relief from the Automatic Stay

5. Award of Attorney's Fees:

The Applicant is awarded attorney's fees of \$_____ and costs of \$_____

The fees and costs are payable:

- ☐ Attorney's fees and costs have been included in the Consent Order.
- ☐ Through the Chapter 13 plan. The fees/costs shall be set up as a separate claim to be paid by the Standing Trustee and shall be paid as an administrative claim.
- ☐ To the Secured Creditor within _____ days
- ☒ Attorney's fees are not awarded.
- ☐ Movant reserves its right to file a Post-Petition Fee Notice for fees and costs incurred in connection with the Motion for Relief.

The undersigned hereby consent to the form and entry of the foregoing order.

/s/ Angela N. Stein
Angela N. Stein Esq.
Attorney for Debtor

/s/ Jonathan Schwalb, Esq.
Jonathan Schwalb, Esq.
Attorney for Secured Creditor

In re:
Zina L. Lewis
Debtor

Case No. 18-25115-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: May 20, 2022

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
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+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 22, 2022:

Recip ID	Recipient Name and Address
db	+ Zina L. Lewis, 19 Whittier Street, East Orange, NJ 07018-1916

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 22, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 20, 2022 at the address(es) listed below:

Name	Email Address
Alexandra T. Garcia	on behalf of Creditor Bayview Loan Servicing LLC NJECFMAIL@mwc-law.com, nj-ecfmail@ecf.courtdrive.com
Angela Nascondiglio Stein	on behalf of Debtor Zina L. Lewis nascondiglio@middlebrooksshapiro.com
Denise E. Carlon	on behalf of Creditor Bayview Loan Servicing LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Jessica M. Minneci	on behalf of Debtor Zina L. Lewis jminneci@middlebrooksshapiro.com
Jonathan C. Schwalb	on behalf of Creditor SN Servicing Corporation as servicer for U.S. Bank Trust National Association as Trustee for the Igloo Series IV Trust bankruptcy@friedmanvartolo.com
Kevin Gordon McDonald	on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company kmcdonald@kmlawgroup.com,

District/off: 0312-2

User: admin

Page 2 of 2

Date Rcvd: May 20, 2022

Form ID: pdf903

Total Noticed: 1

bkgroup@kmlawgroup.com

Kevin Gordon McDonald

on behalf of Creditor Bayview Loan Servicing LLC kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com

Marie-Ann Greenberg

magecf@magtrustee.com

Marisa Myers Cohen

on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company nj-ecfmail@mw-c-law.com, jhillier@mw-c-law.com

Marisa Myers Cohen

on behalf of Creditor COMMUNITY LOAN SERVICING LLC nj-ecfmail@mw-c-law.com jhillier@mw-c-law.com

Marisa Myers Cohen

on behalf of Creditor Bayview Loan Servicing LLC nj-ecfmail@mw-c-law.com, jhillier@mw-c-law.com

Melinda D. Middlebrooks

on behalf of Debtor Zina L. Lewis middlebrooks@middlebrooksshapiro.com melindamiddlebrooks@gmail.com

Melissa S DiCerbo

on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company nj-ecfmail@mw-c-law.com, nj-ecfmail@ecf.courtdrive.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William M.E. Powers, III

on behalf of Creditor Bayview Loan Servicing LLC ecf@powerskirn.com

TOTAL: 15